5 single transaction and as a plurality of individual transactions,
6 **wherein the selected transactions were paid or deposited together**;
7 and
8   displaying a total for said transaction group, wherein said
9 total for said transaction group may be readily reconciled with a
10 consolidated entry in an external account statement.

1 2. (amended) The method of claim 1, wherein the step of
2 associating selected transactions within data records for an
3 account to form a transaction group further comprises:
4   instantiating a container object to contain data records for
5 said transaction group, **wherein the data records include a**
6 **transaction identifier, a transaction date, a transaction**
7 **description, and a transaction amount for each transaction within**
8 **the transaction group**.

1 8. (amended) An apparatus for facilitating account statement
   reconciliation, comprising:
       association means for persistently associating selected
4 transactions within data records for an account to form a
5 transaction group which may be selectively treated as a single
6 transaction, **wherein the selected transactions were paid or**
7 **deposited together**; and
8   display means for displaying a total for said transaction
9 group, wherein said total for said transaction group may be readily
10 reconciled with a consolidated entry in an external account
11 statement.

1 9. (amended) The apparatus of claim 8, wherein said association
2 means further comprises:
3   instantiation means for instantiating a container object to
4 contain data records for said transaction group, **wherein the data**
5 **records include a transaction identifier, a transaction date, a**
6 **transaction description, and a transaction amount for each**

7   **transaction within the transaction group**.

1   15. (amended)   A computer program product for use with a data
2   processing system, comprising:
3   a computer usable medium;
4   first instructions on said computer usable medium for
5   associating selected transactions within data records for an
6   account to form a transaction group having a data record distinct
7   from data records for said selected transactions **to allow the**
8   **transaction group to be selectively treated as a single transaction**
9   **and as a plurality of individual transactions, wherein the selected**
10   **transactions were paid or deposited together**; and
11   second instructions on said computer usable medium for
12   displaying a total for said transaction group, wherein said total
13   for said transaction group may be readily reconciled with a
14   consolidated entry in an external account statement.

1   16. (amended)   The computer program product of claim 15, wherein
2   said first instructions further comprise:
3   instructions for instantiating a container object to contain
4   data records for said transaction group**, wherein the data records**
5   **include a transaction identifier, a transaction date, a transaction**
6   **description, and a transaction amount for each transaction within**
7   **the transaction group**.

1   21. (amended)   An Internet client, comprising:
2   a data processing system receiving and transferring data over
3   the Internet; and
4   records for account transactions stored within said data
5   processing system, said records including at least one transaction
6   group record persistently maintaining an association of records for
7   selected transactions within said account transactions **which were**
8   **paid or deposited together, said at least one transaction group**
9   **record allowing the selected transactions to be selectively treated**

10 <u>as a single transaction and as a plurality of individual</u>
11 <u>transactions, wherein said at least one transaction group record</u>
12 <u>includes a transaction identifier, a transaction date, a</u>
13 <u>transaction description, and a transaction amount for each</u>
14 <u>transaction within the transaction group</u>.

1 25. (amended) An Internet server, comprising:
2   a data processing system receiving and transferring data over
3 the Internet;
4   a storage device maintaining account transaction records for
5 an account; and
6   software operable in said data processing system for:
7   receiving an external request for transaction records for
8   said account over the Internet;
9   comparing said external transaction records to said
10   account transaction records, <u>wherein said external transaction</u>
11   <u>records include transaction groups for transactions paid or</u>
12   <u>deposited together, each transaction group including a</u>
13   <u>transaction identifier, a transaction date, a transaction</u>
14   <u>description, and a transaction amount for each transaction</u>
15   <u>within the transaction group, wherein each transaction group</u>
16   <u>is compared as a single transaction to said account</u>
17   <u>transaction records</u>;
18   transmitting said account records over the Internet; and
19   transmitting a signal over the Internet for initiating a
20   determination of whether said account records includes a match
21   to a transaction group.

1 26. (amended) A method of automatically reconciling account
2 transaction records with user transaction records over the
3 Internet, comprising:
4   transmitting information regarding an account from a server
5 over the Internet to a user unit;
6   comparing said information regarding said account to